



Primary Residential Mortgage, Inc.

Borrower Name

Marketing Rep

FHA PURCHASE

Desired Loan Amount

DPA Needed

Borrower Documentation Needed

- Clear Copies of Drivers License
- Realtor Contact Info
- Signed Purchase Agreement
- Property Type (Check Guides)
- Copy of Earnest Money Check
- Homeowners Agent Info
- HOA Yearly Dues [Link](#)
- Asset Statements (60 Days, ALL Pages)
- Joint Access Letter [Form](#)
- Check for Large Deposits (see definitions) [Form](#)
- Two Years W-2's (see findings)
- 30 Days of Paystubs [Income Calc](#)
- SSA/Pension/VA Awards Letter
- Student Loan Payment Letters
- Credit Inquiry Letter [Link](#)
- BK Paperwork (if Applicable) [Link](#)

- Sheriffs Deed (if Applicable) [Link](#)
- Child Support
 - Child Support Order
- Proof of Receipt (3 Months)
- Kids Birth Certificates
- Rental Properties
 - Leases
 - Total Rentals owned (Less than 3)
 - 1038 Rental Calc (Sched E) [Calculator](#)

Definition of Large Deposit

If aggregate total of ALL Non-Payroll deposits equals more than 1% of the proposed loan amount, the total of all random bank deposits must be sourced or will be subtracted from available balance.

- Letter of Explanation [Form](#)

Student Loan Payments

All FHA loans require Student Loan debt be calculated at the higher of a) 1%of loan amount OR b) the payment reporting on the credit bureau, whichever is higher

Collections and Charge offs

Non-Medical Collections more than 2k need payment plan with 3 months of pay history OR 5% of balance a

Collections Balance

Gift Funds for Downpayment

Gift Donor Information Form

Name

Relationship

Cancelled Check

Proof of Deposit to Borrowers Account

Donor Bank Account Transactions

If Borrower is Self Employed

Two Years Business Tax Returns Calculator

K1's and 1120 S Form

Balance Sheet/ YTD P&L Form

Six Months Bank Statements

NO NSF's on Statements

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|---|
| <p>B I U T    </p> <p>Notes to Loan Officer</p> |
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BUYERS AGENT

Name

Phone

Email

EMAIL LO Link

Guideline Link